



A guide for victims of identity theft, detailing what to do, and who to contact.

Step by Step

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Introduction

This kit is designed to help you through the process of resolving your identity theft case and clearing your name. While there are many general identity theft resource guides available, this kit was specifically developed to provide assistance to New Hampshire residents who are identity theft victims

In addition, there is information under "Hot Links" on how to avoid becoming the victim of identity theft. Identity theft news can be found under "Recent ID Theft Warnings".

Navigating through the system as an identity theft victim can be a lengthy and confusing process. As you contact law enforcement, creditors, and financial institutions, it is important that you keep track of the actions you take. When your identity is stolen your personal identifiers can be misused in a variety of different ways. As soon as you become aware that your information has been misused, there are several basic steps you should take that apply to nearly all kinds of identity theft cases:

Step 1 – Contact the Credit Bureaus

Report the incident to the fraud department of the three major credit bureaus.

1. Ask the credit bureaus to place a "fraud alert" on your credit report.
2. Order copies of your credit reports so you can review them to see if any additional fraudulent accounts have been opened in your name or if any unauthorized charges have been made to other accounts.
3. Request a victim's statement that asks creditors to contact you prior to opening new accounts or making changes to any existing accounts.

[Equifax](#)

P.O. Box 740241

Atlanta, GA 30374-0241

To order your report: 1-800-685-1111

To report fraud: 1-800-525-6285

TDD: 800-255-0056

[TransUnion](#)

Fraud Victim Assistance

P.O. Box 6790

Fullerton, CA 92834

Email: fvad@transunion.com

To order your report: 1-800-888-4213

To report fraud: 1-800-680-7289
TDD: 877-553-7803
[Experian](#)
P.O. Box 9532
Allen, TX 75013
To order your report: 1-888-EXPERIAN (397-3742)
To report fraud: 1-888-EXPERIAN (397-3742)
TDD: 800-972-0322

Step 2 – Contact Your Creditors

Contact the fraud department of each of your creditors.
Gather the contact information for each of your credit accounts (credit cards, utilities, cable bills, etc.) and call the fraud department for each creditor.
Report the incident to each creditor, even if your account at that institution has not been tampered with. Close the accounts that you believe have been compromised. Ask the credit bureaus to place an "alert" on any accounts that remain open.

Follow-up in writing immediately. The Federal Trade Commission provides an Identity Theft Affidavit, a standardized form used to report new accounts fraudulently opened in your name. Check with the company to see if they accept this form. If not, request that they send you their fraud dispute form.

Confirm all conversations in writing. Follow behind your phone call with a letter and any necessary documentation to support your claim.

Read "[Identity Crime: When Bad Things Happen to Your Good Name.](#)" This brochure contains sample dispute letters to help get you started as well as more information on resolving credit problems.

Step 3 – Contact Your Bank

Contact your bank or financial institution.
If your checks have been stolen, or if you believe they have been used, contact your bank or credit union and stop payment right away.
Put stop payments on any outstanding checks that you are unsure about.
Contact the major check verification companies and request they notify retailers who use their databases not to accept your checks:

TeleCheck 1-800-710-9898 or 927-0188

Cetergy, Inc 1-800-437-5120

International Check Services 1-800-631-9656

Call SCAN at 1-800-262-7771 to learn if bad checks have been passed in your name

If you suspect your accounts have been compromised, cancel your checking and savings accounts and obtain new account numbers.

Step 4 – Report the Incident to Law Enforcement

Report the incident to law enforcement.
Contact your local police department or sheriffs office to file a report.
When you file the report, provide as much documentation as possible, including copies of debt collection letters, credit reports, and your notarized [ID Theft Affidavit](#).
Request a copy of the police report. Some creditors will request to see the report to remove the debts created by the identity thief.
[Tips on Working with Law Enforcement](#)

What else can I do?

File a complaint with the FTC's Identity Theft Clearinghouse

The Clearinghouse is the federal government's repository for ID theft complaints. Complaint information is entered into a central database, the Consumer Sentinel, which is accessed by many local and state law enforcement agencies. Call the FTC's toll-free hotline at 1-877-IDTHEFT or complete an [online complaint form](#)

Get assistance through New Hampshire's Consumer Hotline.

New Hampshire's Attorney General provides a toll-free consumer protection hotline. Contact the hotline toll free at 1-888-468-4454.

Report Mail Theft to the U.S. Postal Inspection Service.

The U.S. Postal Inspection Service will investigate if your mail has been stolen by an identity thief and used to obtain new credit or commit fraud. Incidents should be reported to your nearest [U.S. Postal Inspection Service district office](#).

Report Passport Fraud to the U.S. Department of State.

If your passport is lost or stolen or you believe it is being used fraudulently, contact your local [Department of State field office](#).

Protect your Social Security number.

The Social Security Administration can verify the accuracy of the earnings reported on your social security number. To check for inaccuracies or fraud, order a copy of your Personal Earnings and Benefit Estimate Statement (PEBES) from the Social Security Administration. Call 1-800-772-1213 or visit www.ssa.gov.

Minimize your risk

Learn more about what you can do to protect the privacy of your personal information by visiting the [Federal Trade Commission's Identity Theft Website](#) or the [AARP Identity Theft Website](#).